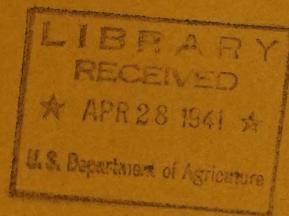


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ACCIDENT AND FIRE SURVEY

FARM SECURITY ADMINISTRATION, REGION III

U. S. DEPARTMENT OF AGRICULTURE



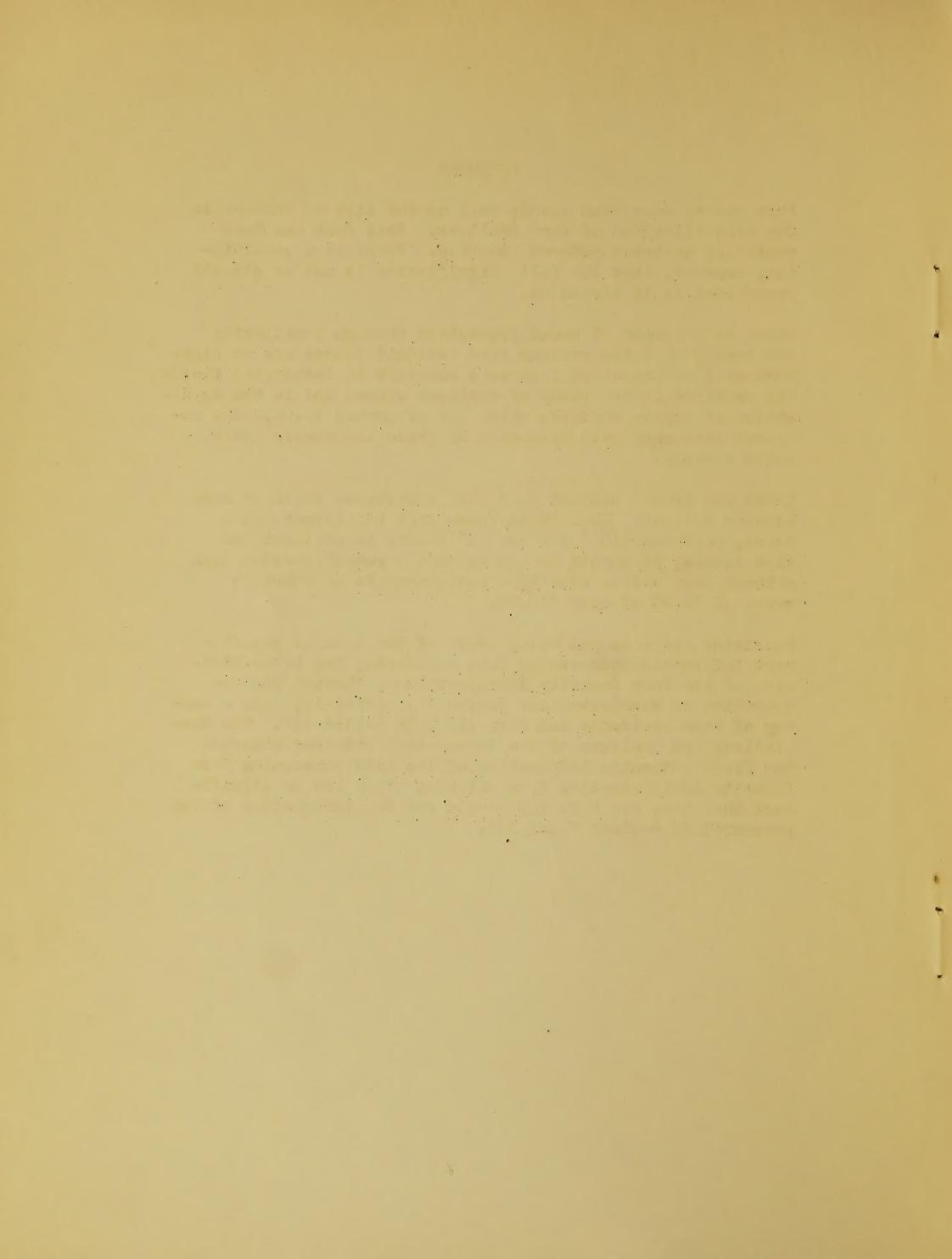
## FOREWORD

Farm safety education stands well up the list of factors in the rehabilitation of farm families. This fact has been generally accepted without question. There is a possibility, however, that its full significance is not as clearly recognized as it should be.

Possibly the lack of broad protection through legislation has been one of the reasons farm accident losses are so high. Workmen's compensation insurance coverage in industrial fields has resulted in the study of accident causes and in the application of safety measures which are of proved value. The accident frequency rate histories of these industries speak quite clearly.

Loans and grants without farm plan assistance would be considered foolish. When it is known that the farmer, as a class, pays ten (10%) per cent of income to accident and fire losses, it should be agreed that a rehabilitation loan without farm safety education assistance is an outright waste of \$1.00 of each \$10.00.

Realizing all this and being aware of the lack of significant information concerning farm accidents, the Labor Division of the Farm Security Administration, through the co-operation of Washington and Region III officials, made a survey of farm accidents and farm fires in Region III. The tabulations and analyses of the information obtained comprise the first authentic information of its kind concerning Farm Security Administration farm clients. They are so significant that they are here reproduced for the information of FSA personnel in Regions X and XII.



ACCIDENT AND FIRE SURVEY IN REGION III,  
UNITED STATES DEPARTMENT OF AGRICULTURE,  
FARM SECURITY ADMINISTRATION,  
including the States of Iowa, Illinois,  
Indiana, Missouri and Ohio

by

Earl R. Beckner and W. C. Crozer



Through the cooperation of Washington and Region III officials, early in 1940 the Labor Division undertook a survey of lost-time accidents and fires occurring to our Region III clients during 1939. This was done with two principal objectives in view: first, to secure authentic information about farm accidents and their causes; second, to provide a sound foundation for prescribing and applying effective remedial measures.

For use in this survey a short reporting form was prepared and distributed to all county supervisors in Region III with the request that they report on all lost-time accidents and fires occurring in 1939 to the clients whom they were required to include in their annual reports. This covered one-fourth of all clients in the Region or a total of some 12,500 households. The forms were to be prepared only for those cases in which lost-time accidents or fires occurred. Since they were filled in by the county supervisor at the close of the year, not always after consultation with the clients themselves, it is likely that many of the less serious accidents and fires were not reported. Nevertheless, the data are in some respects startling, and point to the need not only for a more complete gathering of facts of this kind but for the further development of the safety program itself in all of the regions.



## SUMMARY

Data covering lost-time accidents and fires on one-fourth of client farms in 1939, in Region III, were reported by the county supervisors.

Injury cases:

A total of 388 persons in these client households received injuries causing lost time or medical expense, 12 of these involving permanent disability and 15 resulting in death. Reported lost time from temporary disability was 12,295 days, which is less than the time actually lost in 1939 because (1) all accidents involving lost time were probably not reported and (2) accidents occurring in 1938 which involved lost time in 1939 as well were not included in the survey.

The total medical expense to clients was more than \$15,000, and averaged more than \$44 per case.

Of the accidents reported 66.0 per cent occurred in connection with farming operations, 21.4 per cent were home accidents, and 12.6 per cent were non-farm accidents. In connection with farming operations, accidents occurred most frequently in the handling of objects; with numerous accidents also accompanying caring for animals, driving vehicles, running or walking, clearing land, and plowing, dising and mowing. In and around the farm home, they occurred most frequently during walking, and running and playing, most of the latter involving the smaller children. More than 60 per cent of the non-farm accidents occurred while the person involved was driving or riding in a vehicle. These were chiefly automobile accidents. Using the combined data, falls constituted the agency of injury in 27.3 per cent of the cases. Other important agencies were those involving puncture wounds, cuts and scratches; vehicles; animals; machinery; handling of tools and other objects; and falling objects.

Most of those accidents could have been prevented if reasonable care and common sense had been used.

The regional office contains very little data on the effects of these injuries upon rehabilitation of the clients.



Fires:

Based on the reports covering one-fourth of the clients:

Total number reported. . . . .	149
Loss reported to buildings and contents. . . . .	\$127,536.50
Probable total loss, approximately . . . . .	\$135,000.00
Net loss, allowing for insurance . . . . .	\$ 25,466.00

Many fires occurred in uninsured buildings and contents, such non-insurance being most frequently found in the State of Missouri. Causes of fires were reported as unknown in 36.3 per cent of the cases; bad chimneys in 21.8 per cent; over-heated stoves or explosions of stoves in 14.5 per cent.

Many of the fires resulted from carelessness and were preventable. Actual loss exceeds the reported monetary loss.

The regional office contains very little data on the effects of these fire losses upon rehabilitation of the clients.

If the above ratios of accidents and fires hold for the region as a whole, there were in 1939 losses as follows:

Number of injuries . . . . .	1,552
Number of permanent disability cases . . . . .	48
Number of fatal injuries . . . . .	60
Lost time from temporary disability, over. .	50,000 days
Medical expense paid by clients, total over.	\$60,000.
average per case . . . . .	\$ 44.41

There is great need of adequate first aid treatment in farm accidents. Most of the injuries occurred in the age groups most active and responsible in farming operations.

Gross loss from fire, ignoring insurance recovery, approximately. . . . .	\$538,000.00
Net loss from fire, allowing for insurance recovery . . . . .	\$101,864.00



## ACCIDENTS

The accident data are presented in Tables I to VIII. It should be noted that the data are based upon reports covering one-fourth of the clients in Region III and that it may be assumed that the total cases of each type for the region were probably four times as numerous. All of the accidents reported involved lost time or medical expense or both lost time and medical expense.

The data in Table II show that in one-fourth of the client households there were a total of 388 persons receiving injuries of those types during the year 1939. Of these persons 319, or 82 per cent, were male and 69, or 18 per cent were female. The age groups of each sex most affected were those from 25 to 64, that is, persons who are normally most active and responsible in farming operations. There were, however, a substantial number of injuries in all of the other age classes.

As indicated in Table III, 361 of the 388 cases involved temporary total disability of one day or more, with 12 cases involving some permanent disability and 15 resulting in death. As might be expected the age grouping of temporary total disability cases is similar to that for the cases as a whole, that is, they fall chiefly within the most active years for farm work.

From Table V it may be seen that for 352 cases involving temporary disability in which the period of disability was known, there were a total of 12,295 days lost by our clients. This multiplied by four gives an estimated loss of 49,180 days. This total is an underestimate of days lost by our clients during the year not only because all 1939 accidents involving lost-time were probably not reported, but also because accidents occurring in 1938 which involved loss of time in 1939 as well, were not reported in this survey. In other words, it is probable that the days lost from temporary disability during 1939 by Farm Security clients in the region were well in excess of 50,000.

Using the standard scale of time charges for fatal and permanent disability cases, <sup>1/</sup> for 15 reported fatal cases the total loss of time, based upon life expectancy, is 90,000 days, which, if multiplied by four, becomes 360,000 days. In the three permanent disability cases falling within the schedule

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<sup>1/</sup> The scale used was developed by the American Standards Association.



of specific injuries <sup>2/</sup> the scheduled loss is 2,700 days. No attempt has been made to measure the monetary loss involved in this lost time, but the amount is unquestionably large.

Some indication of the medical expense the reported accidents caused to our clients is given in Table VII. Using the 341 cases for which data are given, we find a medical bill of \$15,143.23, or an average of \$44.41 per each injury. These data again include only the expense for 1939 accidents and do not include expense incurred in 1939 for 1938 accidents, or expense incurred in 1940 for 1939 accidents. It is important to note that 15 cases falling in the class \$100.00 to \$199.99, caused a total expense of \$1,891.80 or an average of \$126.12; and that 16 cases with expense of \$200 or more cost our clients \$8,205.95 or an average of \$512.87 each. Obviously, these are burdens which Farm Security clients are not able to bear. A careful search through the files in the regional office throws little light on what happened to these clients as a result of the accidents, but in the few cases in which data are available, it is clear that the rehabilitation of the client was seriously hampered and, in some, defeated.

It is well known that proper first aid is often neglected in accidents to farm families, especially in cases that appear to be minor. The data in Tables VI and VIII indicate that much lost time and medical expense might have been saved if proper first aid treatment had been given in cases of so-called minor injuries.

In Table I the 388 reported injuries are classified by motivating activity and agency of injury. Under motivating activity they are classified according to whether they involved farming operations, whether they occurred in and around the home, or whether they were off the farm, that is, were not connected with farming activity. Of the total, 256 or 66.0 per cent occurred in farm industry, 83 or 21.4 per cent were home accidents, and 49 or 12.6 per cent were non-farm accidents.

If we concern ourselves first with accidents occurring in farm industry, we find that 74 of the total 256 were caused while objects were being handled and that in this classification the most frequent agency of injury was machinery. Other important agencies were those causing puncture wounds, cuts and scratches; those involving the use of tools; and falling objects. Thirty-

<sup>2/</sup> Total loss of vision of one eye, loss of great toe, loss of great toe and two other toes.



nine farm industry injuries occurred while animals were being cared for, and of these 32 were caused by the animals. Thirty-six farm industry injuries were caused while driving or riding in vehicles, such as wagons or trucks, the most important agency of injury being falls. Falls while running or walking were another important cause of farm injuries.

Turning now to farm home injuries, we find that 35 out of 83 were caused while the person was walking or running, the most frequent single agency of injury being falls. Next comes injuries while playing - not including as play those occurring while running or walking, climbing, riding animals, and those classified elsewhere. In these cases, the most numerous single agencies of injury were falls and burns.

Of the 49 non-farm injuries, 30 were caused while driving or riding in vehicles, these were mainly automobile accidents.

Classifying the data by agency of injury, we find that in farm industry and farm home accidents, falls were by far the most important single cause. In farm industry, agencies causing puncture wounds, cuts and scratches, those involving animals, and those involving machinery and tools were also important causes. In and around the farm home, burns were, after falls, the most frequent agencies of injury. In the case of non-farm accidents, the great majority involved vehicles as the agency of injury.

Using the combined data, 106 out of 388 injuries, or 27.3 per cent, were caused by falls. Other important agencies were those involving puncture wounds, cuts and scratches, 12.3 per cent; vehicles, 11.3 per cent; animals, 10.1 per cent; machinery, 8.0 per cent; handling of tools and other objects, 7.2 per cent; falling objects, 6.2 per cent; slipping on ice or in some other manner, 5.7 per cent; burns, 4.6 per cent; and striking objects, 3.6 per cent.

Examination of the accident reports indicates that nearly all of these injuries were preventable. Many of them occurred while careless or foolish things were being done. For example, some were caused while starting fires with kerosene, some by careless handling of animals, some while cranking tractor engines or adjusting machinery while it was in motion, carelessness while using a buzz saw, careless handling of axes, etc. Proper care would probably have prevented nearly all of the vehicle accidents.

The safety program should be directed toward these specific causes of accidents.



TABLE I

ACCIDENTS TO PERSONS IN CLIENT HOUSEHOLDS IN REGION III BY MOTIVATING ACTIVITY AND AGENCY OF INJURY, 1939\*

MOTIVATING ACTIVITY		AGENCY OF INJURY									
FARM INDUSTRY											
HANDLING OBJECTS											
CARING FOR ANIMALS	1	13									
DRIVING VEHICLES & CARRIAGES	3										
DRIVING IN CAR	26	5	1	2	1	1					
RUNNING & WALKING	13	5	2	1			7	3			
CLEARING LAND	4					4		2			
PILES OF BOULDERS,											
LIFTING, SHOVELING, ETC.	13	1	2						1	2	
CONSTRUCTION WORK	1	2									
CLIMBING	5							2			
SAYING WORD											
RIDING ANIMALS	2	1									
STANDING											
PICKING CORN											
NO REPORT											
FARM HOME											
WALKING AND RUNNING	16	6	2	1					6	3	1
PLAYING	7	3		1				2	6		
CLIMBING	5										
RIDING PONY, HORSE, ETC.	4										
COOKING								4			
HANDLING FIREARMS											
STANDING	1										
MOVING OBJECTS											
HANDLING OBJECTS											
LYING DOWN											
PAINTING											
LIFTING OBJECTS											
NON-FARM											
DRIVING & RIDING IN VEHICLE	4	1									
PLAYING											
RIDING BICYCLE								2			
HANDLING OBJECTS								1			
CELEBRATING								1			
WALKING											
FIGHTING											
RIDING											
HANDLING FIREARMS											
<b>TOTAL</b>	106	48	44	39	31	28	24	22	18	14	5
								2	1	1	1
									3	2	
										1	
											388

\*BASED ON REPORTS COVERING ONE-FOURTH OF CLIENTS IN REGION III.



TABLE II

NUMBER OF PERSONS IN CLIENT HOUSEHOLDS INJURED,  
BY AGE AND SEX, REGION III, 1939\*

AGE	MALE	FEMALE	TOTAL
UNDER ONE YEAR			
1 TO 4	17	5	22
5 TO 9	19	9	28
10 TO 14	21	5	26
15 TO 19	24	2	26
20 TO 24	13	3	16
25 TO 34	67	7	74
35 TO 44	56	16	72
45 TO 54	54	11	65
55 TO 64	32	7	39
65 AND OVER	13	2	15
NO REPORT OR UNKNOWN	3	2	5
TOTAL	319	69	388

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.

TABLE III

TYPE OF DISABILITY RESULTING FROM INJURIES TO  
PERSONS IN CLIENT HOUSEHOLDS IN REGION III, BY AGE, 1939\*

AGE	FATAL	PERMANENT DISABILITY	TEMPORARY DISABILITY	TOTAL
UNDER ONE YEAR				
1 TO 4	4	—	18	22
5 TO 9	1	1	26	28
10 TO 14	2	—	24	26
15 TO 19	1	—	25	26
20 TO 24	—	—	16	16
25 TO 34	1	2	71	74
35 TO 44	1	2	69	72
45 TO 54	2	3	60	65
55 TO 64	2	2	35	39
65 AND OVER	1	1	13	15
NO REPORT OR UNKNOWN	—	1	4	5
TOTAL	15	12(1)	361	388

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.

(1) SIX OF THESE CASES ALSO INVOLVED TEMPORARY DISABILITIES WHICH  
ARE NOT INCLUDED IN THE COLUMN WITH THE HEADING "TEMPORARY  
DISABILITY".



TABLE IV  
NUMBER OF INJURIES WITH SPECIFIED DURATION OF TEMPORARY DISABILITY  
IN REGION III, BY AGE, 1939\*

AGE	3 DAYS OR LESS	4 TO 7	8 TO 14	15 TO 21	22 TO 28	29 TO 42	43 TO 56	57 TO 84	85 TO 182	183 & OVER	No RE- PORT	TOTAL CASES
UNDER ONE YEAR												
1 TO 4	3	1	3	5	—	3	—	1	1	—	1	18
5 TO 9	4	4	6	3	1	4	1	2	—	—	1	26
10 TO 14	2	1	2	1	—	12	1	1	2	—	2	24
15 TO 19	—	3	6	4	1	2	1	4	3	—	1	25
20 TO 24	1	4	4	3	—	2	—	2	—	—	—	16
25 TO 34	4	12	15	9	1	15	3	8	2	—	2	71
35 TO 44	4	11	16	7	2	9	5	6	8	1	—	69
45 TO 54	3	9	7	10	3	10	—	6	8	2	2	60
55 TO 64	1	5	7	5	1	4	2	5	5	—	—	35
65 AND OVER NO REPORT OR UNKNOWN	1	1	2	5	—	1	1	—	1	—	1	13
TOTAL	23	51	70	52	9	63	14	36	30	3	10	361

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.



TABLE V  
DURATION OF TEMPORARY DISABILITY RESULTING FROM INJURIES TO PERSONS IN CLIENT HOUSEHOLDS  
IN REGION III, BY AGE, 1939.\*

AGE	3 DAYS OR LESS	4 TO 7	8 TO 14	15 TO 21	22 TO 28	29 TO 42	43 TO 56	57 TO 84	85 TO 182	183 & OVER	No RE- PORT	Total CASES	Total Days Lost Known
UNDER ONE YEAR													
1 TO 4	7	7	42	96	—	90	—	63	130	—	1	18	435
5 TO 9	5	22	74	62	25	132	44	120	—	—	1	26	484
10 TO 14	2	7	24	21	—	428	50	60	300	—	2	24	892
15 TO 29	—	17	70	78	28	84	56	240	420	—	1	25	993
20 TO 24	—	28	56	39	22	70	—	120	—	—	—	16	335
25 TO 34	9	71	176	199	25	497	157	445	300	—	2	71	1,872
35 TO 44	10	69	199	104	56	313	252	424	970	365	—	69	2,759
45 TO 54	4	52	84	191	76	359	—	375	995	575	1	60	2,691
55 TO 64	3	27	83	104	23	154	94	300	634	—	—	35	1,432
65 AND OVER NO REPORT OR UNKNOWN	2	7	20	66	—	42	43	—	90	—	1	13	272
TOTAL	42	307	854	960	260	2,168	698	2,207	3,839	940	9	361	12,295

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.



TABLE VI  
PERIOD OF DISABILITY CAUSED BY INFECTED WOUNDS, BY AGE OF INJURED PERSON, REGION III, 1939\*

AGE	7 DAYS OR LESS	8 TO	21 TO	31 TO	61 TO	91 TO	121 TO	NUMBER OF CASES	TOTAL DAYS LOST
		14	30	60	90	120	150		
<b>LESS THAN ONE YEAR</b>									
1 TO 4	3	—	—	—	—	—	—	1	3
5 TO 9	11	—	—	—	—	—	—	2	11
10 TO 14	—	50	—	—	—	150	2	180	
15 TO 19	—	14	—	60	—	—	—	2	74
20 TO 24	—	—	—	—	—	—	—	—	—
25 TO 34	9	26	30	150	75	—	—	9	270
35 TO 44	5	14	51	96	110	—	—	8	276
45 TO 54	—	22	—	35	—	—	—	3	57
55 TO 64	4	—	21	60	20	—	—	4	175
65 AND OVER	—	—	—	—	—	—	—	—	—
<b>TOTAL</b>	<b>32</b>	<b>76</b>	<b>132</b>	<b>381</b>	<b>275</b>	<b>—</b>	<b>150</b>	<b>31</b>	<b>1,046</b>

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.  
THE CASES RESULTED FROM BRUISES, CUTS AND SCRATCHES, AND PUNCTURE WOUNDS.



TABLE VII

MEDICAL EXPENSE INCURRED BY CLIENTS RESULTING FROM  
INJURIES RECEIVED IN 1939, REGION III\*

AMOUNT OF MEDICAL EXPENSE	NUMBER OF CASES	TOTAL EXPENSE
NO EXPENSE	31	-
SOME EXPENSE BUT LESS THAN \$5.00	54	\$ 126.60
\$5.00 TO \$9.99	69	417.25
\$10.00 TO \$24.99	80	1,171.85
\$25.00 TO \$49.99	45	1,399.08
\$50.00 TO \$99.99	31	1,930.70
\$100.00 TO \$199.99	15	1,891.80
\$200.00 AND OVER	16	8,205.95
NO REPORT	47	-
<b>TOTAL</b>	<b>388</b>	<b>\$15,143.23</b>

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.

TABLE VIII

MEDICAL EXPENSE TO CLIENTS RESULTING FROM  
INFECTED WOUNDS, 1939, REGION III\*

AMOUNT OF MEDICAL EXPENSE	NUMBER OF CASES	TOTAL EXPENSE
NO EXPENSE	3	-
SOME EXPENSE BUT LESS THAN \$5.00	6	\$ 14.25
\$5.00 TO \$9.99	7	44.50
\$10.00 TO \$24.99	8	147.85
\$25.00 TO \$49.99	4	145.00
\$50.00 TO \$99.99	2	105.00
\$100.00 TO \$199.99	1	110.00
<b>TOTAL</b>	<b>31</b>	<b>\$566.60</b>

\*BASED UPON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.



## FIRES

Tables IX to XIII present data on fires occurring on one-fourth of the client farms in Region III during 1939.

During that year, 149 fires were reported which caused total or partial loss to farm houses, other farm buildings or equipment, and to the contents of building. These fires involved damage to 56 houses, 41 barns, 12 poultry or brooder houses, and lesser number of other types of buildings. The loss to buildings, without deductions for insurance recovered, was \$91,406.35 for the 113 fires in which the amount of loss was given. The damage reported to contents amounted to \$36,130.15. The combined known loss to buildings and contents, less insurance recovered, was \$127,536.50. Assuming the same ratio of loss for cases in which amounts were not reported as for those in which the amounts were reported, the loss to buildings and contents, ignoring insurance recovery, was approximately \$134,686.15. If this amount is multiplied by four, we find the total for the region to be \$538,714.60.

Allowing for recovery of insurance, the net loss reported to buildings was \$9,655.00, and to contents, \$15,811.00, or a total of \$25,466.00. This when multiplied by four gives the amount of loss, less insurance, for the region, as \$101,864.

Neither the figure for gross loss nor that for net loss is an accurate measure of the total loss suffered by our clients from fires. Fires which result in destruction of either buildings or contents disrupt farming and home processes and severely handicap the farmer in many ways. In a few instances members of client households suffered death or less serious personal injuries in connection with fires.

Examination of Table XII reveals an absence of insurance coverage in 14 out of 60 houses, with one house only partially insured; in 9 out of 41 barns, with one barn only partially insured; and in 69 out of 144 cases in which contents and buildings other than houses and barns were damaged by fire, with 9 additional cases of partial insurance more than half of the non-insured losses occurred in the State of Missouri.

Among 124 cases in which data were provided on the causes of fires, the cause was reported as unknown in 45, or 36.3 per cent; in 27, or 21.8 per cent, bad chimneys were the cause; in 18, or 14.5 per cent, overheated stoves and explosions of stoves were involved; in 6, spontaneous combustion was the cause; nine buildings were struck by lightning and ignited;



while miscellaneous causes accounted for the remaining 19 cases. The latter ranged from sparks on roof, explosion of kerosene containers, Christmas tree lights, faulty electric wiring, grass fire which spread to a haystack, to fumigating for bed bugs. Fires classified as unknown may have occurred as a result of other causes mentioned. For example, it is probable that some of them were the result of spontaneous combustion.

As was true in the case of accidents, the regional office contains very little information on the effects of these fire losses upon the rehabilitation of our clients. Fragmentary data indicate that many clients were severely handicapped and that some were ruined by the losses.



TABLE IX-A  
GROSS FIRE LOSS TO BUILDINGS ON ONE-FOURTH OF CLIENTS' FARMS IN REGION III, BY STATE, 1939

TYPE OF BUILDING	ILLINOIS		INDIANA		IOWA		MISSOURI		OHIO		TOTAL FOR REGION	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
HOUSE	11	13,531.35	7A	13,271.00A	5	13,211.00	17B	5,725.00B	8B	4,690.00B	(4)	51,140.35
BARN	2	1,400.00	4B	2,800.00B	6	9,000.00	47	7,120.00	6	11,100.00	(1)	31,420.00
BARN AND ANOTHER BUILDING	18	1,650.00B			2	3,050.00			1	1,200.00	(1)	5,900.00
GARAGE	1	100.00			1	150.00			1	150.00	3	400.00
BROODER HOUSE OR POULTRY HOUSE	1	30.00			2	96.00	5	220.00	2B	85.00B	(1)	431.00
TOBACCO BARN									1	500.00	1	500.00
GRANARY					1	100.00					1	100.00
WASH AND MEAT HOUSE							1	20.00			1	20.00
SMOKE HOUSE	1	75.00							1	20.00	2	195.00
MACHINE SHED	1	450.00							1	500.00	2	950.00
MILK HOUSE	1	50.00									1	50.00
GARAGE AND POULTRY HOUSE					1	300.00					(1)	300.00
<b>TOTAL</b>	<b>19B</b>	<b>17,389.35B</b>	<b>11D</b>	<b>15,950.00D</b>	<b>22</b>	<b>26,667.00</b>	<b>40B</b>	<b>13,155.00B</b>	<b>21A</b>	<b>18,245.00A</b>	<b>(1)</b>	<b>91,406.35</b>

A = EXCLUSIVE OF TWO CASES IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

B = EXCLUSIVE OF ONE CASE IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

D = EXCLUSIVE OF THREE CASES IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

H = IN THIS COLUMN THE NUMBER IN PARENTHESES REPRESENTS CASES OF NON-REPORTED LOSS NOT INCLUDED EITHER IN THE TOTAL NUMBER OR IN THE AMOUNTS.

TOTAL GROSS FIRE LOSS TO BUILDINGS AND OTHER PROPERTY FOR ONE-FOURTH OF CLIENTS IN REGION III IN WHICH AMOUNTS WERE KNOWN, 1939 = \$127,576.50



TABLE IX-B  
NET FIRE LOSS TO BUILDINGS ON ONE-FOURTH OF CLIENTS' FARMS IN REGION III, BY STATES, 1939

TYPE OF BUILDING	ILLINOIS		INDIANA		IOWA		MISSOURI		OHIO		TOTAL FOR REGION	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT
HOUSE	2	1,175.00	2E	600.00C	8B	1,810.00B	2	900.00	14	4,505.00	(2)	
BARN	1	200.00	1E	400.00C	0C	NONEC	7	3,300.00	1	400.00	(2)	
BARN AND ANOTHER BUILDING											10	4,300.00
GARAGE	1	100.00										NONE
BROODER HOUSE OR POULTRY HOUSE					4	170.00	1B	80.00B	(1)	250.00	5	
TOBACCO BARN							1	500.00	1	500.00		
GRANARY												NONE
MEAT AND MEAT AND WASH HOUSE												NONE
SMOKE HOUSE												NONE
MACHINE SHED												NONE
MILK HOUSE												NONE
GARAGE AND POULTRY HOUSE												NONE
TOTAL	4	1,475.00	3E	1,000.00E	0C	NONEC	19B	5,300.00B	5B	1,820.00B	(5)	9,655.00

B - EXCLUSIVE OF ONE CASE IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

C - EXCLUSIVE OF ONE CASE IN WHICH THERE WAS PARTIAL LOSS BUT AMOUNT NOT REPORTED.

E - EXCLUSIVE OF TWO CASES IN WHICH THERE WAS PARTIAL LOSS BUT AMOUNT NOT REPORTED.  
H - IN THIS COLUMN THE NUMBER IN PARENTHESES REPRESENTS CASES OF NON-REPORTED LOSS NOT INCLUDED EITHER IN THE TOTAL NUMBER OR IN THE AMOUNTS.

TOTAL NET FIRE LOSS (GROSS LOSS LESS INSURANCE) - \$25,166.00



TABLE IX-C  
GROSS FIRE LOSSES TO CONTENTS OF BUILDINGS AND TO OTHER PROPERTY (EXCLUDING BUILDINGS) ON ONE-FOURTH OF FARMS IN REGION III, BY STATES, 1939

TYPE OF BUILDING WHOSE CONTENTS WERE DAMAGED & OTHER DAMAGED PROPERTY	ILLINOIS		INDIANA		IOWA		MISSOURI		OHIO		TOTAL FOR REGION	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
HOUSE	10	3,138.75	8B	4,735.00B	8	4,587.00	13	2,989.00	5B	1,282.65B	44	16,723.40
BARN AND ANOTHER BUILDING	2	205.00	5	1,150.00	6	2,760.75	17	5,210.00	6	3,120.00	36	12,445.75
GARAGE					2	1,350.00			1	800.00	5	3,100.00
BROODER HOUSE OR POULTRY HOUSE	1	50.00			1	175.00			1	200.00	3	425.00
POULTRY HOUSE	1	35.00			2	176.00	5	112.00	2B	75.00B	10	398.00
TOBACCO BARN									1	600.00	1	600.00
GRANARY					1	50.00					1	50.00
WASH AND MEAT HOUSE						1	3.00				1	3.00
SMOKE HOUSE	1	75.00							1	15.00	2	90.00
MACHINE SHED	1	600.00							1	1,200.00	2	1,800.00
MILK HOUSE	1	50.00									1	50.00
GARAGE AND POULTRY HOUSE							1	75.00			1	75.00
AUTOMOBILE							1	350.00			1	350.00
HAYSTACK									1	20.00		20.00
<b>TOTAL</b>	<b>19</b>	<b>5,103.75</b>	<b>13B</b>	<b>5,385.00B</b>	<b>22</b>	<b>9,523.75</b>	<b>37</b>	<b>8,325.00</b>	<b>18A</b>	<b>7,292.65</b>	<b>109</b>	<b>36,130.15</b>

A - EXCLUSIVE OF TWO CASES IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

B - EXCLUSIVE OF ONE CASE IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

H - IN THIS COLUMN THE NUMBER IN PARENTHESES REPRESENTS CASES OF NON-REPORTED LOSS NOT INCLUDED EITHER IN THE TOTAL NUMBER OR IN THE AMOUNTS.

TOTAL GROSS FIRE LOSSES TO BUILDINGS AND OTHER PROPERTY FOR ONE-FOURTH OF CLIENTS IN REGION III IN WHICH AMOUNTS WERE KNOWN, 1939 - \$127,526.50



TABLE IX-D  
NET FIRE LOSS TO CONTENTS OF BUILDINGS AND TO OTHER PROPERTY (EXCLUDING BUILDINGS) ON ONE-FOURTH OF FARMS IN REGION III, BY STATES, 1939

TYPE OF BUILDING WHOSE CONTENTS WERE DAMAGED & OTHER DAMAGED PROPERTY	ILLINOIS		INDIANA		IOWA		MISSOURI		OHIO		TOTAL FOR REGION	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
HOUSE	5	2,600.00	3C	525.00C	1	300.00	9C	2,050.00C	3	700.00	2	6,175.00
BARN		4	1,150.00	2E	1,750.00E	13C	3,930.00C	3C	1,320.00C	22	8,200.00	
BARN AND ANOTHER BUILDING			0C	NONEC			1	800.00	1	800.00		
GARAGE	1	50.00									1	50.00
BROODER HOUSE OR POULTRY HOUSE	1	35.00		1	176.00	5	112.00	2B	75.00B	9	398.00	
TOBACCO BARN												NONE
GRANARY												NONE
WASH AND MEAT HOUSE						1	3.00			1	3.00	
SMOKE HOUSE	1	75.00							1	15.00	2	20.00
MACHINE SHED									0C	NONEC	0	NONE
MILK HOUSE												NONE
GARAGE AND POULTRY HOUSE					1	75.00					1	75.00
AUTOMOBILE												NONE
AYSTACK							1	20.00				20.00
<b>TOTAL</b>	<b>8</b>	<b>2,760.00</b>	<b>7C</b>	<b>1,675.00C</b>	<b>5F</b>	<b>2,301.00F</b>	<b>29E</b>	<b>6,165.00E</b>	<b>10G</b>	<b>2,910.00G</b>	<b>59</b>	<b>15,811.00</b>

B = EXCLUSIVE OF ONE CASE IN WHICH THERE WAS TOTAL LOSS BUT AMOUNT NOT REPORTED.

C = EXCLUSIVE OF ONE CASE IN WHICH THERE WAS PARTIAL LOSS BUT AMOUNT NOT REPORTED.

E = EXCLUSIVE OF TWO CASES IN WHICH THERE WAS PARTIAL LOSS BUT AMOUNT NOT REPORTED.

F = EXCLUSIVE OF THREE CASES IN WHICH THERE WAS PARTIAL LOSS BUT AMOUNT NOT REPORTED.

G = EXCLUSIVE OF TWO CASES IN WHICH THERE WAS PARTIAL LOSS BUT AMOUNT NOT REPORTED AND ONE OF TOTAL LOSS BUT AMOUNT NOT GIVEN.

H = IN THIS COLUMN THE NUMBER IN PARENTHESES REPRESENTS CASES OF NON-REPORTED LOSS NOT INCLUDED EITHER IN THE TOTAL NUMBER

OR IN THE AMOUNTS.

TOTAL NET FIRE LOSS (GROSS LOSS LESS INSURANCE) = \$25,466.00



TABLE X  
CAUSE OF FIRE BY TYPE OF BUILDING OR OTHER PROPERTY, REGION III, 1939\*

TYPE OF BUILDING OR OTHER PROPERTY	UNKNOWN	BAD CHIMNEY	SPONTANEOUS COMBUSTION	STOVE OVERHEATED, EXPLODED, ETC.	LIGHTNING	MISCELLANEOUS**	TOTAL
HOUSE	12	26		7	2	8	55
BARN	25		4		6	1	36
BARN & OTHER BUILDINGS	3		1			3	7
GARAGE	1			1		1	3
BROODER OR POULTRY HOUSE				10		2	12
TOBACCO BARN	1					1	1
GRANARY				1			1
WASH AND MEAT HOUSE		1					1
SMOKE HOUSE		1			1	2	2
MACHINE SHED		1			1	2	2
MILK HOUSE		1				1	1
GARAGE AND POULTRY HOUSE				1			1
AUTOMOBILE						1	1
HAYSTACK						1	1
<b>TOTAL</b>	<b>45</b>	<b>27</b>	<b>6</b>	<b>18</b>	<b>2</b>	<b>19</b>	<b>124</b>

\*BASED ON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.

\*\*MISCELLANEOUS CAUSES ARE INCLUDED AS FOLLOWS:

HOUSE — SPARKS ON ROOF (2)

KEROSENE CAN EXPLODED (2)

CHRISTMAS TREE LIGHTS

BAD WIRING

FUMIGATING FOR BED BUGS

BARN — INCENDIARY

GARAGE — LANTERN UPSET NEAR GASOLINE TANK

HAYSTACK — GRASS FIRE FROM SIDE OF ROAD

BARN AND OTHER BUILDINGS — FAULTY WIRING

SPARKS FROM BON FIRE

GASOLINE EXPLOSION

BROODER OR POULTRY HOUSE — CAUGHT FROM TRASH FIRE

SMOKE HOUSE — SMOKING MEAT

MACHINE SHED — TRACTOR BACK FIRED

AUTOMOBILE — EXPLODED



TABLE XI  
NUMBER OF CLIENT FARMS SUFFERING FIRE LOSS AND GROSS LOSS SUSTAINED BY STATE IN REGION III, 1939.

GROSS LOSS	ILLINOIS		INDIANA		IOWA		MISSOURI		OHIO		REGIONAL TOTAL	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT
UNDER \$25.00	1	\$ 2.35			1	\$ 21.00	5	\$ 53.00	2	\$ 15.00	5	\$ 91.35
\$25.00 TO \$49.99	2	69.75					2	62.00	4	132.65	8	261.40
\$50.00 TO \$99.99	2	141.00	1	\$ 60.00	1	86.00	4	280.00			8	567.00
\$100.00 TO \$199.99	3	375.00	1	175.00	2	336.00	3	390.00	1	120.00	10	1,396.00
\$200.00 TO \$499.99	4	1,140.00			5	1,620.00	6	2,150.00	2	650.00	17	5,970.00
\$500.00 TO \$999.99			2	1,250.00	1	750.00	16	11,245.00	1	800.00	20	13,845.00
\$1,000.00 TO \$1,999.99	4	4,880.00	3	3,400.00	4	4,585.75	5	6,055.00	3	3,720.00	19	22,655.75
\$2,500.00 TO \$4,999.99	1	2,350.00	2	4,700.00	4	6,950.00	1	1,250.00	8	15,650.00	16	31,500.00
\$2,500.00 TO \$4,999.99	2	6,550.00			5	16,422.00			1	4,450.00	3	27,422.00
\$5,000.00 AND OVER	1	5,500.00	2	12,000.00	1	5,600.00					4	23,100.00
TOTAL LOSS, AMOUNT NOT GIVEN			2						2		4	
TOTAL **	20	MORE THAN \$21,000.10	11	\$21,585.00	24	MORE THAN \$36,140.75	42	MORE THAN \$22,183.00	22	\$25,537.65	119	MORE THAN \$126,151.50

\* DATA ARE FROM REPORTS ON ONE-FOURTH OF THE CLIENTS IN REGION III  
\*\* EXCLUDING ALL OF THE CASES IN WHICH THERE WAS TOTAL LOSS BUT THE AMOUNT OF LOSS NOT REPORTED. THE NUMBER OF SUCH CASES IS GIVEN IN THE BODY OF THE TABLE. CASES OF PARTIAL LOSS WHERE MINIMUM BUT NOT EXACT LOSS IS KNOWN ARE INCLUDED IN THE BODY OF THE TABLE AND IN THE TOTALS. THESE FALL WHERE THE WORDS "MORE THAN" OCCUR.



TABLE XII  
FIRE INSURANCE COVERAGE BY TYPE OF PROPERTY, BY STATE IN REGION III, 1939\*

STATE AND INSURANCE COVERAGE	HOUSE			BARN			CONTENTS & OTHER PROPERTY**		
	INSURED	PARTIALLY INSURED	NOT INSURED	INSURED	PARTIALLY INSURED	NOT INSURED	INSURED	PARTIALLY INSURED	NOT INSURED
ILLINOIS	10A		2	3D			1	17	9
INDIANA	6	4	2	3	1	1	6	4	7
IOWA	10B			7E	1		21B	3	5
MISSOURI	11C			8	10		7	8	2
OHIO	8A			6F	1		14	3	11
REGION III	45	1	14	29G	3	9	66	9	69

\* BASED ON REPORTS COVERING ONE-FOURTH OF THE CLIENTS IN REGION III.

\*\* INCLUDE OTHER PROPERTY AS FOLLOWS:

INSURED: BRODER HOUSE {5}  
SMOKE HOUSE {2}  
MACHINE SHED {2}

GRANARY  
GARAGE (2)

GARAGE AND CHICKEN HOUSE  
WASH AND MEAT HOUSE

PARTIALLY INSURED: NONE  
GARAGE  
BRODER HOUSE (7)

TOBACCO BARN  
DAMAGED  
DAMAGED

F — INCLUDES ONE CASE IN WHICH BARN AND POULTRY HOUSE WERE DAMAGED

G — INCLUDES FIVE CASES IN WHICH BARN AND OTHER BUILDINGS WERE DAMAGED

A — INCLUDES ONE CASE IN WHICH THERE WAS NO LOSS BUT INSURANCE WAS CARRIED

B — INCLUDES ONE CASE IN WHICH THERE WAS NO REPORT AS TO LOSS BUT INSURANCE WAS CARRIED

C — INCLUDES ONE CASE IN WHICH THERE WAS NO LOSS AND NO INSURANCE WAS CARRIED

D — INCLUDES TWO CASES IN WHICH BARN AND CRIB WERE DAMAGED

E — INCLUDES ONE CASE IN WHICH BARN AND CRIB WERE DAMAGED AND ONE CASE IN WHICH BARN AND MACHINE SHED WERE DAMAGED

F — INCLUDES ONE CASE IN WHICH BARN AND POULTRY HOUSE WERE



TABLE XIII  
NET FIRE LOSS ON CLIENT FARMS BY STATE IN REGION III, 1939\*

NET LOSS	ILLINOIS		INDIANA		IOWA		MISSOURI		OHIO		REGIONAL TOTAL AMOUNT No.	
	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.	AMOUNT No.		
NONE	11		6		15		6		8		46	
\$0.01 TO \$24.99							4	\$ 28.00	2	\$ 20.00	6	
\$25.00 TO \$49.99	1	\$ 35.00					3	87.00	1	35.00	5	
\$50.00 TO \$99.99	1	75.00					2	115.00			3	
\$100.00 TO \$199.99	2	275.00	2	\$ 325.00	2	\$ 326.00	9	1,235.00	1	120.00	16	
\$200.00 TO \$499.99	2	550.00			3	925.00	6	2,150.00	3	1,200.00	14	
\$500.00 TO \$999.99			3	1,900.00			7	4,000.00	3	2,100.00	13	
\$1,000.00 TO \$1,499.99	3	3,500.00					2	2,050.00			5	
\$1,500.00 TO \$2,499.99					1	1,600.00	1	1,800.00			2	
\$2,500.00 TO \$4,999.99											3,400.00	
\$5,000.00 AND OVER												
NUMBER OF CASES OF LOSS IN WHICH AMOUNT NOT REPORTED			2		3		2		6		13	
<b>TOTAL **</b>	<b>20</b>	<b>\$ 4,235.00</b>	<b>11</b>	<b>\$ 2,225.00</b>	<b>21</b>	<b>\$ 2,851.00</b>	<b>40</b>	<b>\$ 11,465.00</b>	<b>18</b>	<b>\$ 3,475.00</b>	<b>110</b>	<b>\$ 24,251.00</b>

\*DATA ARE FROM REPORTS ON ONE-FOURTH OF THE CLIENTS. BY NET LOSS IS MEANT TOTAL DIRECT FIRE LOSS LESS INSURANCE COLLECTED.

\*\*EXCLUDING ALL OF THE CASES IN WHICH THERE WAS A NET LOSS BUT THE AMOUNT OF LOSS NOT REPORTED. THE NUMBER OF SUCH CASES IS GIVEN IN THE BODY OF THE TABLE.



ACCIDENTS IN CLIENTS' HOUSEHOLDS IN REGION III  
DURING THE YEAR 1939

Those cases include only the more serious accidents and are taken from reports covering one-fourth of the clients in Region III.

ILLINOIS

Adams County - A woman 22 years of age suffered a scalded leg when the bail came off a tin kettle of boiling water which she was lifting from the kitchen stove. 60 days lost time; \$30.00 medical expense.

A man 45 years of age mashed two fingers and cut off the tip of another when his hand was caught in a pulley being used to hoist hay into the barn. 14 days lost time; \$15.00 medical expense.

Alexander County - A man 48 years of age had three fingers broken when a cow bumped into the cow which he was milking, knocking him over and causing him to fall on his hand. 60 days lost time.

Boone County - A man 39 years of age suffered a cut and badly bruised arm when kicked by a horse. 7 days lost time; \$13.00 medical expense.

Christian County - A man 25 years of age had his right hand mashed and his body severely bruised when a team of horses which he was driving ran away when frightened by the starting of a tractor. 10 days lost time.

DeKalb County - A boy 15 years of age suffered a broken arm while cranking an automobile engine used to provide power for a corn elevator. 42 days lost time; \$35.00 medical expense.

Ford County - While playing in the barnyard a girl 10 years of age fell off an oil drum and broke her arm. 42 days lost time; \$20.00 medical expense.

Fulton County - A man 35 years of age suffered a cut finger while handling rusty barbed wire. No first aid was administered and the finger became badly infected. 21 days lost time.



Hancock County - While cleaning carbon from a tractor a man 28 years of age was struck in the eye by a flying particle of carbon. 7 days lost time; \$5 medical expense.

Henderson County - While walking through the barnyard a girl 7 years of age stepped on a rusty nail. 7 days lost time; \$5 medical expense.

A baby 2 years of age walked into a bonfire and suffered badly burned foot. 21 days lost time; \$5 medical expense.

A man 32 years of age was backing a wagon out of the barn. He had his thumb in the ring on the end of the wagon tongue, the wagon hit a tree and jerked the tongue sideways, breaking his wrist. 35 days lost time; \$2 medical expense.

Jackson County - While riding horseback a man 35 years of age was struck in the face by a low hanging branch. A thorn punctured his eyeball. 10 days lost time.

Jasper County - While standing on the rear of a load of hay a man 57 years of age fell off when the team started suddenly. 7 days lost time; \$4 medical expense.

While riding bareback a boy fell off a horse and broke his arm. 7 days out of school; \$8 medical expense.

Johnson County - A girl 6 years of age suffered a broken arm when she fell from an unrailed step platform. 30 days lost time; \$10 medical expense.

Kankakee County - A man 34 years of age was removing a spark plug from a tractor. The motor backfired and burning gasoline was sprayed over him, setting his clothing on fire. Death resulted.

A boy 16 years of age broke his arm while cranking a tractor. 42 days lost time; \$75 medical expense.

A boy 9 years of age slipped and fell into the belt of a running tractor, suffering scalp wounds and brain concussion. 21 days lost time; \$35 medical expense.



Kankakee County - A man 40 years of age was crushed against the side of a stall by a horse. He received 7 broken ribs and a broken pelvis. 90 days lost time.

Knox County - While assisting his father cut wood on a power saw, a 10 year old boy was badly injured when his coat was caught in the saw. The saw cut a gash  $8\frac{1}{2}$  inches long through the boy's elbow, cutting arteries and tendons. 150 days lost time; \$100 medical expense.

Macoupin County - A boy 15 years of age suffered a broken leg when kicked by a horse. 60 days lost time; \$30 medical expense.

A man 36 years of age fractured his skull when he bumped his head on a low beam above a stairway. 180 days lost time; \$45 medical expense.

A man 66 years of age suffered 2 broken ribs when a tractor which he was driving ran into a ditch and overturned. 15 days lost time; \$2.50 medical expense.

Mason County - A man 37 years of age cut his foot with an axe while splitting logs. 21 days lost time; \$5 medical expense.

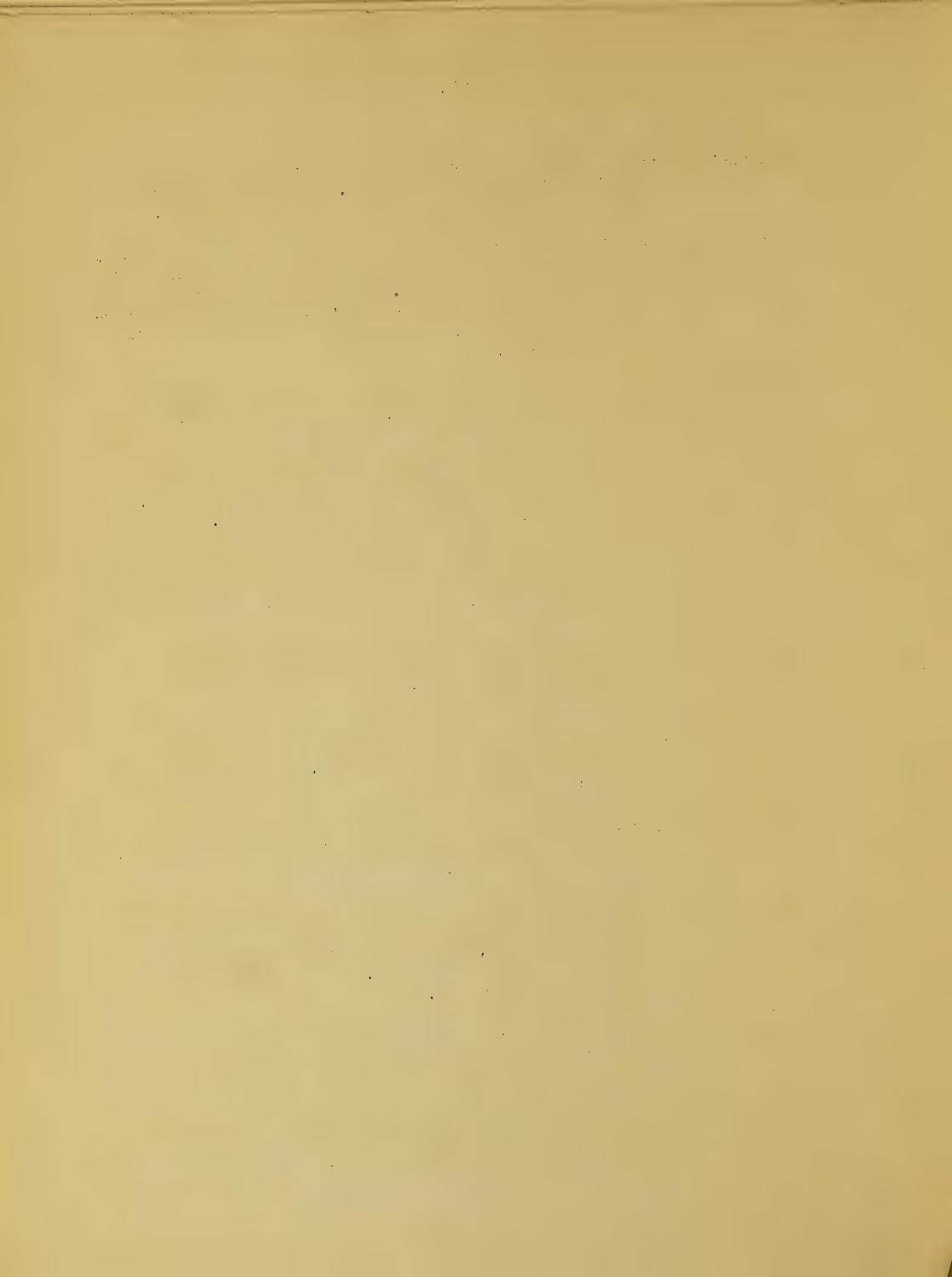
Pulaski County - A man 55 years of age suffered a badly wrenched back while lifting a heavy log. 45 days lost time; \$5 medical expense.

Putman County - A man 26 years of age injured his back when he slipped on a corn cob while lifting an oil barrel. 55 days lost time.

Rock Island County - A woman 37 years of age fell down the cellar steps while attempting to reach utensils hanging above stairway. She was badly bruised and also suffered a sprained ankle. 21 days lost time; \$10 medical expense.

Schulyer County - A girl 5 years of age caught her hand in a lawn mower and cut the end off one finger. 25 days lost time; \$20 medical expense.

Shelby County - A man 26 years of age broke his wrist when a rotten board gave way and caused him to fall from a corn crib. 60 days lost time.



Shelby County - A man  $4\frac{1}{4}$  years of age wore a blister on his finger while shucking corn. First aid treatment was not administered and infection resulted. 50 days lost time; \$20 medical expense.

Vermillion County - While watching his father cut a piece of tin a boy of 6 years of age lost the sight of his left eye when he was struck in the eye by a flying particle. Medical expense \$57.50.

A woman 31 years of age suffered a compound leg fracture when the automobile in which she was riding was struck by another car coming into the highway from a side road. The accident happened May 10, 1939, and the woman was still confined in the hospital on January 1, 1940. Medical expense, \$3000.

Her husband, 32 years of age, was also injured in the same accident. He suffered 5 broken ribs and a fractured hip. 60 days lost time; \$146 medical expense.

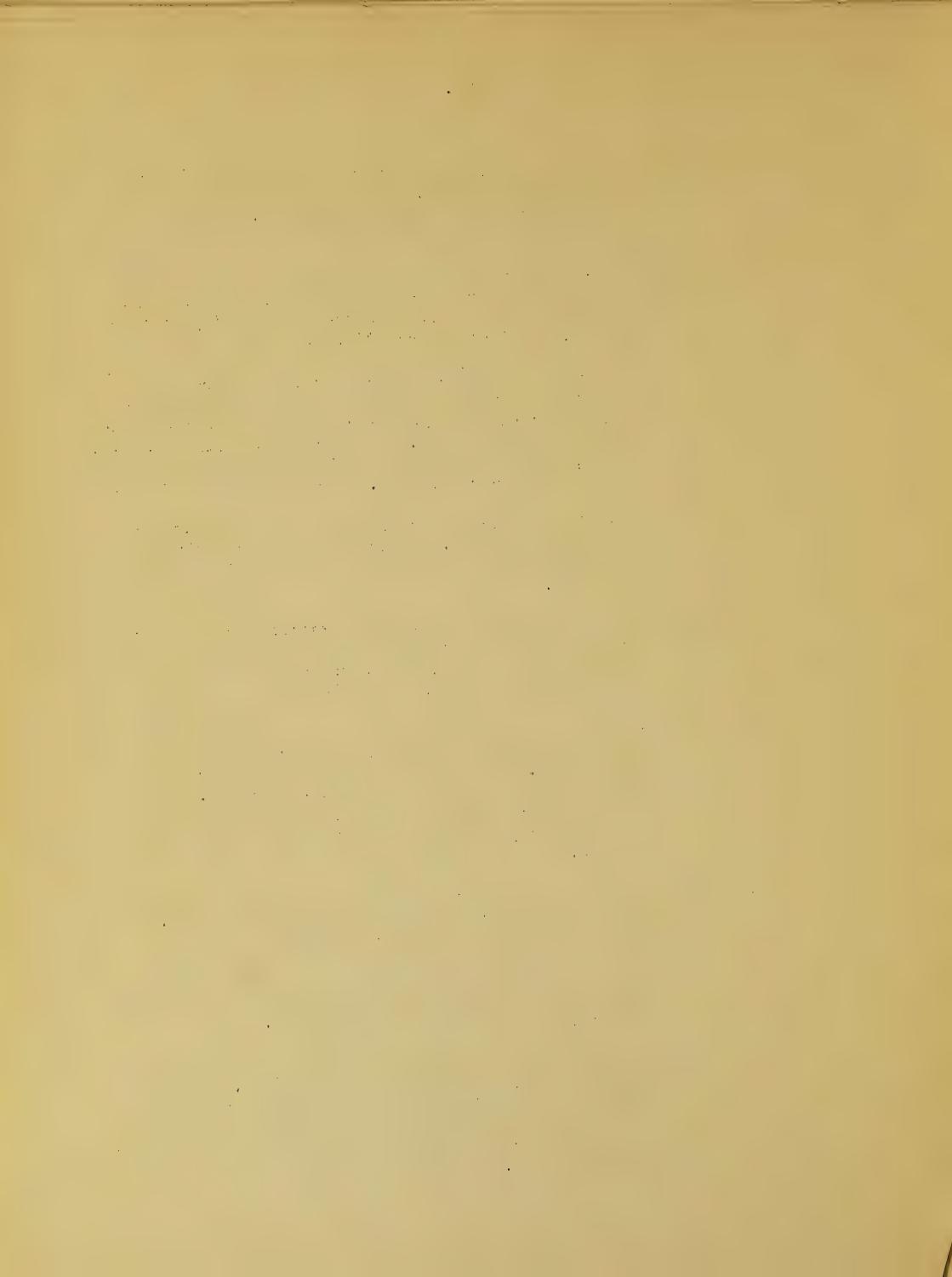
Wabash County - A boy 19 years of age while riding a bicycle on the highway was struck by an automobile and sustained a broken arm. 56 days lost time; medical expense paid by driver of automobile.

White County - A man 49 years of age was injured while attempting to replace a barn door on a roller track during a windstorm. The wind blew the door away from the barn and the man was thrown to the ground. Extent of injuries - dislocated hip, broken ribs and injured kidney. 90 days lost time; \$27 medical expense.

Winnebago County - A man  $2\frac{1}{2}$  years of age fell through an open trap door in the barn loft and fractured his ankle. 7 days lost time; \$10 medical expense.

A woman 40 years of age slipped on a corn cob and fell down the cellar steps spraining her ankle. 7 days lost time; \$14 medical expense.

A man 68 years of age entered a hog pen which was equipped with a movable division panel. The hogs rushed against the panel, knocked down the man and ran over him. He suffered severe body bruises and a dislocated shoulder. 10 days lost time; \$20 medical expense.



Winnebago County - A man 68 years of age sustained 3 broken ribs and a badly wrenched neck when he fell from a hay-mow. 7 days lost time; \$14 medical expense.

MISSOURI

Andrew County - A girl 7 years of age was playing in an old wagon bed which was stored in the barnyard. The wagon bed tipped over and the child was thrown to the ground, receiving a fractured skull. Death resulted.

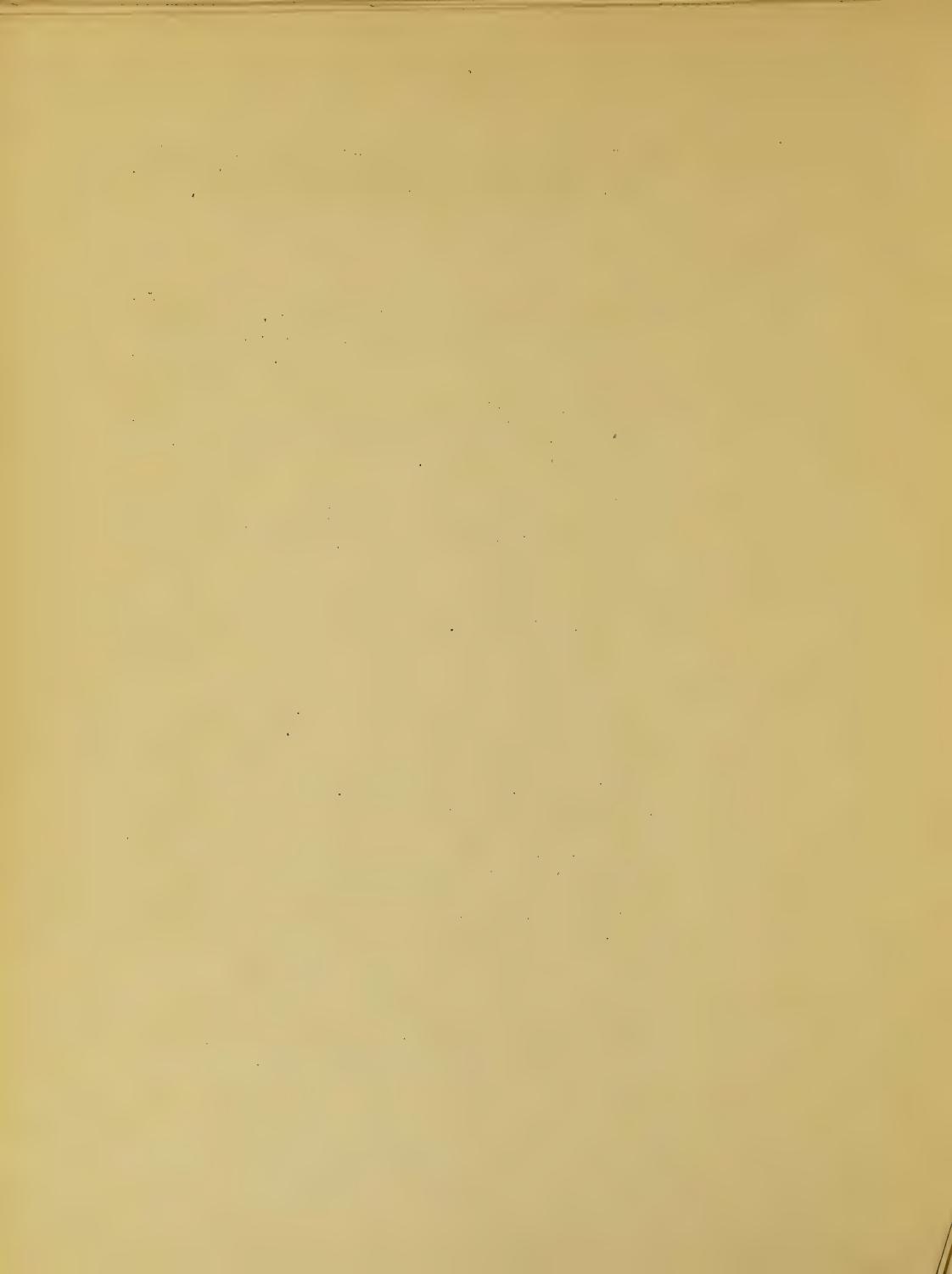
Barton County - A boy 17 years of age suffered severe leg bruises resulting in infection when he fell through an uncovered hole in barn loft. 14 days lost time; \$7.50 medical expense.

Boone County - A man 45 years of age cut his foot when the axe came off the handle while cutting wood. 21 days lost time; \$5 medical expense.

Caldwell County - A boy 9 years of age sustained a broken jaw and four teeth were knocked out when he was kicked by a suckling mule. 42 days lost time; \$65 medical expense.

Camden County - A man 63 years of age was driving a wagon down a steep hill on a very rough road. The wagon, which was not equipped with brakes, went out of control, ran over a rock ledge in the road and the driver was thrown to the ground under the wheels of the wagon. Death resulted. A narrative report of the County Supervisor made in 1939, applying for a supplemental loan, states "This family have a FSA loan away above their ability to pay. In fact, I feel that it is a case where the FSA should make a debt adjustment on their own account. Mrs. Drake's husband was killed in an accident only a few months ago. The widow and two sons will continue to carry on with the rehabilitation program."

Case County - A man 26 years of age sustained injuries to his chest and arm when struck by plaster which fell from the ceiling while he was lying in bed. 10 days lost time; \$3.50 medical expense.



Case County - A man 46 years of age suffered a broken ankle when a tractor which he was driving upset. 15 days lost time; \$5 medical expense.

Cole County - A boy 8 years of age sustained a broken ankle while driving a team. One line became entangled around his ankle and the bone was broken when the team gave a sudden lunge. 44 days lost time; \$25 medical expense.

Dent County - A man 38 years of age ran a pitchfork into his leg while haying. Blood poisoning developed. 42 days lost time; \$24.60 medical expense.

A boy 4 years of age fell into a kettle of boiling clothes and suffered severe burns to his arm and chest. 42 days lost time; \$5 medical expense.

Green County - A man 61 years of age sustained body bruises and torn ligaments when he fell off a load of hay when wagon hit rock. 40 days lost time; \$5 medical expense.

Jasper County - A boy 3 years of age fell into a tub of hot water sitting on the kitchen floor. His entire body was scalded. Death resulted.

A man 59 years of age sustained three broken ribs when a bale of hay fell on him from the top tier of the pile. 14 days lost time; \$5 medical expense.

A woman 22 years of age fell down an unlighted stairway at night and fractured two ribs. 30 days lost time; \$8 medical expense.

Jefferson County - A girl 16 years of age tripped over a loose board in the porch floor and bruised her elbow. Streptococcus infection resulted. 60 days lost time; \$15 medical expense.

Knox County - While attempting to repair a windmill a man 53 years of age sustained a mashed hand when it was caught between gears. 42 days lost time; \$8 medical expense.

Livingston County - While climbing over a fence a man 66 years of age fell and fractured two ribs. 15 days lost time; \$6 medical expense.



Livingston County - A man 25 years of age sustained a hernia while helping lift a wagon bed partly filled with corn. 20 days lost time; \$17 medical expense.

Macon County - While playing on a riding plow a boy 5 years of age fell off and broke his arm. 30 days lost time; \$32 medical expense.

McDonald County - While riding a horse a boy 9 years of age fell off and fractured his arm. 1 $\frac{1}{4}$  days lost time; \$14.50 medical expense.

A man 36 years of age stepped through a hole in the porch and injured his leg. 21 days lost time.

Montgomery County - A man 39 years of age sustained a broken neck when the car which he was driving overturned on a slippery pavement. The accident was caused by locked brakes. 56 days lost time; \$114.80 medical expense.

New Madrid County - A woman 25 years of age contracted paint poisoning while painting interior of home with paint containing benzine. 30 days lost time; \$8.50 medical expense.

A man 53 years of age fell from a barn loft when a rotten board in the floor broke. His back and chest were injured. 21 days lost time; \$5 medical expense.

Newton County - A girl 13 years of age fell on a corn planter disc while playing around the barn where machinery was stored. She bruised her shin and infection developed. 150 days lost time; \$9 medical expense.

A boy 15 years of age cut his big toe entirely off while splitting wood. 90 days lost time; \$63 medical expense.

Phelps County - A woman 49 years of age stepped on a needle and broke it off in her foot. Needle had to be removed by surgery. 25 days lost time; \$7 medical expense.

A boy 17 years of age was instantly killed when he bumped the hammer of a rifle on a plow beam and discharged the gun. The bullet passed through his head.



Polk County - A boy 18 years of age sustained a broken leg and crushed foot when a log rolled off a wagon. 180 days lost time; \$150 medical expense.

Ralls County - A man 45 years of age was loading saw logs on a truck when a skid plank broke, letting four logs roll back on him. Extent of injury, two broken ribs, broken collar bone and fractured vertebrae. 90 days lost time; \$75 medical expense.

While working in the woods a man 64 years of age received leg injuries when a dead limb fell on him. Infection developed. 60 days lost time; \$16 medical expense.

Ray County - A woman 53 years of age fell from an unrailed porch and broke her leg. 60 days lost time; \$60 medical expense.

A woman fell out of kitchen door when she stumbled on the threshold. The fall caused a miscarriage. 14 days lost time; \$14 medical expense.

Reynolds County - A man 40 years of age fell from a mower while harvesting hay and injured his back. 21 days lost time.

While clearing ground a boy 15 years of age cut his leg with an axe. 21 days lost time; \$3 medical expense.

St. Charles County - While sawing wood on a power saw a young man 20 years of age cut off one of his fingers. 14 days lost time; \$75 medical expense.

A man 37 years of age sustained a broken knee when his leg was crushed against a peg by a chain to which a cow was tied. The cow was running in a circle around the peg and the man was attempting to unfasten the chain. 90 days lost time.

Shelby County - While splitting logs a man 40 years of age cut an artery in his leg when a part of the mushroomed head of the steel wedge flew off and struck him. 30 days lost time; \$100 medical expense.

Sullivan County - A boy 6 years of age suffered a broken leg when he was kicked by a cow as he entered the barn. 60 days lost time; \$20 medical expense.



INDIANA

Cass County - A man 59 years of age engaged in building a barn sustained a fractured ankle and crushed foot when a timber which was being lifted into place slipped and fell on his leg. 60 days lost time; \$40 medical expense.

Elkhart County - A woman 35 years of age was severely bruised when attacked by a neighbor's bull as she was going through the barnyard. 7 days lost time; \$10 medical expense.

A man 37 years of age sustained a dislocated vertebra when a cow crowded him against side of barn. 10 days lost time; \$23 medical expense.

Greene County - While working in the woods a man 32 years of age had three bones in his foot broken when a log fell on him. 60 days lost time; \$25 medical expense.

Henry County - While playing in the barnyard a boy 3 years of age fell out of a discarded buggy and broke his arm. 30 days lost time; \$5 medical expense.

Jennings County - A man 16 years of age sustained a badly sprained ankle when he fell off a load of fence poles which were being hauled across a rough field. 28 days lost time; \$15 medical expense.

A boy 17 years of age suffered a mashed foot and arm and back injuries when a team ran away and threw him out of wagon. 26 days lost time; \$10.50 medical expense.

A man 54 years of age sustained a badly sprained arm when he slipped on a ladder while repairing a barn. 23 days lost time; \$20 medical expense.

Lawrence County - A woman 35 years of age suffered severe burns while using kerosene in attempting to start a fire in a cook stove. 265 days lost time in 1939; was still in hospital on January 1, 1940. Medical expense, \$370. A 3 year old son was so severely burned in the same explosion that it was necessary to graft new skin on his left leg from thigh to ankle. 130<sup>days</sup> lost time. Supervisor's report after



Lawrence County - Description of accident and injuries concludes: "We have gone over the farm plan with Mr. Brim and find that his income would not permit a loan for even part of doctor and hospital bills without jeopardizing the loan already established. Therefore, we have arranged with the Trustee for the township to bear part of the expense - the doctor bills - and feel that we are justified in recommending a grant for the hospital account. Note: As yet no repayments have been made on original loan since April 9, 1937."

Miami County - A boy 4 years of age tripped over a loose board in a walk and ran a rusty nail in his knee. He was given a tetanus shot. 3 days lost time; \$2.50 medical expense.

Noble County - While at play in the barnyard a boy 2 years of age fell into an uncovered water tank and was drowned.

Morgan County - A man 39 years of age fell from a load of hay and broke his hip when a rope which was binding the load broke. 150 days lost time; \$75 medical expense.

Porter County - A woman 46 years of age sustained a fractured leg when she was struck by an automobile as she was crossing the road in front of her house. 180 days lost time; \$450 medical expense.

Pulaski County - While pulling stumps with a tractor a man 50 years of age had his jaw broken in two places when a cable threw a spade against his face. 30 days lost time; \$25 medical expense.

A boy 13 years of age broke his right arm while cranking a tractor. 36 days lost time; \$10 medical expense.

Rand County - A man 60 years of age fractured his leg when he fell on icy steps. 180 days lost time; \$50 medical expense.

Spencer County - A man 48 years of age slipped on a slippery board walk and fractured two ribs. 4 days lost time; \$8 medical expense.

Sullivan County - A man 67 years of age fell off a load of hay and fractured his arm when the trip rope came untied from the hay fork. 14 days lost time; \$34 medical expense.



Vermillion County - A man 40 years of age had both legs and left arm broken in an automobile collision as he drove his car onto the main highway in front of his home. 150 days lost time; \$200 medical expense. Client unable to fulfill loan obligation. County Supervisor's report states "Mr. Sellers was injured in an auto wreck this summer and was in the hospital 6 weeks. Since he was already a little behind, then this accident, it seems well to recommend an extension of time."

Warren County - A man 49 years of age jumped from a moving truck and fell under the wheels. His foot was crushed. 75 days lost time; \$15 medical expense.

Wabash County - A man 38 years of age was pumping water with a gasoline pump. A piece on the pump came loose and in attempting to get it in place while the engine was running his thumb was cut off. 1 $\frac{1}{4}$  days lost time; \$30 medical expense.

White County - Two girls, ages 4 and 11, were fatally burned when a can of kerosene stored near the kitchen stove exploded. Their mother, 34 years of age, was also severely burned in the same explosion. Files show "application for Release of Mortgaged Property November 27, 1939, in amount of \$393.87, of which \$273.80 was to pay an FSA loan and \$75 to pay undertaker and \$45.07 for farm expense."

#### OHIO

Adams County - A man 35 years of age sustained a broken arm, crushed wrist and scalp wounds when a young team ran away with a manure spreader. The team was not fully broken and became frightened by the sound of the manure beater. 42 days lost time; \$45 medical expense.

Allen County - A man 47 years of age was carrying a loaded shotgun while riding on a combine. In trying to dislodge some weeds with the butt of the gun it went off and shot away part of the large bone in his right arm, making it necessary to graft in new bone and skin. The accident happened November 10, 1939, and the man was still confined in bed on January 1, 1940. \$52 medical expense up to January 1, 1940.



Allen County - A man 62 years of age was shredding corn. While leveling off the receiving bed he fell off the wagon and sustained a broken neck. Permanent disability; \$89 medical expense.

Ashtabula County - A boy 14 years of age broke his arm while cranking a tractor. 50 days lost time; \$35 medical expense.

Anglaize County - A man 56 years of age fell down a flight of granary steps and struck his head on the cement floor below. Death resulted.

A man 48 years of age was badly injured when a tractor upset. Hot water and oil scalded his back and legs. 84 days lost time; \$160 medical expense.

Champaign County - A man 65 years of age was thrown off a sled while hauling fire wood. His shoulder was dislocated. 90 days lost time; \$30 medical expense.

Clark County - While coasting on the highway, a boy 10 years of age was struck by an automobile. Death resulted.

Clermont County - A man 56 years of age received severe injuries while hanging tobacco in a barn. A rail on which he stepped broke and he fell 16 feet to the ground. Extent of injuries - fractured skull, pelvis and ribs. 120 days lost time; \$236.50 medical expense.

Darke County - A man 50 years of age suffered a compound fracture of the index finger of his right hand when his hand was caught in a power saw. 180 days lost time; \$35 medical expense.

Defiance County - A man 37 years of age sustained a broken leg and crushed ankle when a team ran away with a hayrake. 180 days lost time; \$600 medical expense. "Forebearance Recommendation", Form PA-RR 127, dated 3/19/40, recommends deference of \$152. States that the reason for delinquency is that client has been in hospital since last July, due to above accident.

Fayette County - A boy 3 years of age fell into a tub of boiling water and was severely burned. 14 days lost time; \$5.50 medical expense.



Franklin County - While operating a hay baler a man 67 years of age received severe injuries when a spike nail that had been used to repair a bolt cut a gash in his leg six inches long and two inches deep. 45 days lost time; \$15 medical expense.

Greene County - A woman 54 years of age was instantly killed when the automobile in which she was riding was struck by a train at a grade crossing.

Muskingum County - A boy 12 years of age sustained a fractured hip when the team he was driving ran away and threw him forward in front of the cultivator. \$270 medical expense.

Paulding County - While driving a mowing machine a man 43 years of age reached over to remove some clogged hay from the blades with the machine in gear. His hand was badly cut and later blood poisoning developed. 30 days lost time; \$14 medical expense.

Preble County - While attempting to remove cobs from a running corn sheller a man 26 years of age had his thumb crushed so badly that amputation was necessary. 30 days lost time; \$35 medical expense.

While putting up a clothes line a woman 44 years of age fell from a chair and injured her back. 14 days lost time; \$17 medical expense.

A man 35 years of age had his hand mangled in a shredder while trying to unclog the running machine. 30 days lost time; \$75 medical expense.

Seneca County - A man 29 years of age sustained puncture wounds when a pitchfork fell out of haymow and struck his leg. 7 days lost time; \$10 medical expense.

A man 70 years of age lost the sight of one eye when a cartridge exploded while he was cleaning a loaded gun. 10 days lost time; \$100 medical expense.

A boy 10 years of age had his left forefinger cut off in a running binder. 42 days lost time; \$15 medical expense.



Shelby County - A man 59 years of age sustained a fractured vertebra when he was run over by a hay loader as he attempted to jump off a moving wagon. 169 days lost during 1939. Still disabled on January 1, 1940. \$200 medical expense. In approving application for extension of past due note, County Supervisor's narrative report states "this man has had a lot of lost time from accidents, having received a broken arm in 1938, then in 1939 he received a fractured vertebra and today he is not yet able to do much work."

A man 36 years of age sustained a fractured skull resulting in temporary insanity when two cars collided at intersection of farm road and main highway. 365 days lost during 1939; \$700 medical expense.

Stark County - A boy 17 years of age accidentally shot himself while cleaning a loaded rifle. Bullet passed through left breast just above the heart. \$200 medical expense.

Summit County - A man 41 years of age sustained four fractured ribs when a team ran away with a mowing machine. 80 days lost time; \$49 medical expense.

Union County - A boy 8 years of age had his hand mangled in a corn sheller while assisting his father with the work. 20 days lost time; \$50 medical expense.

#### IOWA

Appanoose County - A man 80 years of age was killed in an automobile accident when the motor stalled while the car was going up a steep hill. Due to faulty brakes, the driver was unable to stop the car, which broke down the hill and overturned in a ditch. The driver of the car, a man 57 years of age, sustained a badly sprained arm. 42 days lost time; \$2 medical expense. His wife, age 56, suffered a broken wrist. 21 days lost time; \$5 medical expense.

Cherokee County - A man 28 years of age ran a splinter in his hand while building a brooder house. First aid treatment not administered and the wound became infected. 36 days lost time; \$50 medical expense.



Cherokee County - While building a fence a man 25 years of age cut his knee on some rusty barbed wire. Infection developed. 14 days lost time; \$5 medical expense.

A girl 1½ years of age was instantly killed when she was struck by a stone boat which was being towed by an automobile.

Dallas County - A man 29 years of age was badly scalded when he attempted to remove the radiator cap from an over-heated tractor. 20 days lost time.

Decatur County - A boy 9 years of age sustained a broken leg when kicked by a horse. 60 days lost time; \$50 medical expense.

A man 3½ years of age slipped and fell off a binder. 30 days lost time; \$15 medical expense.

While repairing a pump a man 32 years of age dropped it on his hand, cutting off the end of one finger and mashing two others. 90 days lost time; \$13.50 medical expense.

Guthrie County - A man 29 years of age was riding a horse along the side of a highway after dark and was struck by an automobile. The rider was not carrying a lantern. Extent of injuries - compound fracture of right arm. 120 days lost time; \$125 medical expense.

Ida County - A man 29 years of age cut his leg with an axe while killing a chicken. 25 days lost time; \$25 medical expense. Home supervisor suggests chickens be killed by wringing their necks.

A man 33 years of age was injured when hot solder flew into his eye. No goggles were being worn. 10 days lost time; \$15 medical expense.

Jefferson County - A woman 54 years of age was knocked down and trampled by a horse as she entered the barn. 21 days lost time; \$62.75 medical expense.

Marion County - A woman 33 years of age fell from an unrailed porch and fractured her ankle. 56 days lost time.

A woman 42 years of age suffered severe burns to her hands and legs when a pan of grease on the kitchen stove caught fire. 90 days lost time; \$15 medical expense.



Marion County - A man 42 years of age was kicked in the abdomen by a sick horse when he entered its stall. 10 days lost time.

Mills County - A man 54 years of age was injured when a team started unexpectedly and threw him off the wagon. 30 days lost time; \$14 medical expense.

Monona County - A man 45 years of age suffered a compound fracture of right leg when run over by a tractor in the harvest field. He was cranking the motor and did not know that the tractor was in gear. 180 days lost time; \$202.45 medical expense. Defaulted loan case. Supervisor reported March 9, 1940: "Frank had his leg broken in a tractor accident last July and has not as yet fully recovered. I feel sure Frank will not get a farm, therefore, am requesting permission for him to sell livestock. I am requesting the earliest possible answer in order that liquidation procedure may be started."

Montgomery County - A boy 18 years of age attempted to get on a wagon while it was in motion. He slipped and the rear wheels of the wagon, which was loaded with wood, passed over his foot, breaking four toes. 21 days lost time; \$8.50 medical expense.

Page County - While riding a bicycle a boy 13 years of age was hit by an automobile. Boy had not stopped at stop sign. Broken arm. 30 days lost time; \$60 medical expense.

Palo Alto County - A man 50 years of age was instantly killed when he fell from the top of a grain elevator. He had no life insurance and owed the FSA \$820 at time of death.

Pocahontas County - A man 23 years of age was injured when kicked by a cow. 14 days lost time; \$15 medical expense.

Pottawattamie County - A man 28 years of age had three toes cut off when a helper's axe struck his foot while the two men were cutting poles for a corn crib. 35 days lost time; \$50 medical expense.

Story County - A man 50 years of age was riding a plow to hold it down. The plow struck a root and threw him off, fracturing his ankle. 35 days lost time; \$5 medical expense.



Ven Buren County - A man 41 years of age fell from a load of hay and drove the tine of a pitchfork into his knee. 7 days lost time; \$6 medical expense.

A man 33 years of age sustained three fractured ribs and body bruises when an automobile which he was repairing slipped off improvised blocking and pinned him under the car. 10 days lost time.

Wapello County - A man 21 years of age was struck by a falling tree while cutting wood for fuel. Severe lacerations of both legs. 21 days lost time; \$4 medical expense.

Warren County - A woman 38 years of age fell from unrailed porch steps and fractured a vertebra. 90 days lost time; \$75 medical expense.

Washington County - While cutting timber a man 50 years of age was struck on the leg by a falling tree. 60 days lost time; \$15 medical expense.

Webster County - A man 40 years of age had two fingers badly mashed when an automobile slipped off a jack. 14 days lost time; \$5 medical expense.

A man 47 years of age was badly injured when he was assaulted by two neighbors. Extent of injuries - fractured ribs, dislocated hip, fractured jaw, broken hand and dislocated vertebrae. 210 days lost time; \$128 medical expense.

A woman 55 years of age was moving the kitchen stove when a leg of the stove came off, causing the stove to fall on her finger. Bone infection developed, making it necessary to amputate the end of finger. 90 days lost time; \$5 medical expense.

Woodbury County - A woman 40 years of age, while assisting her husband in horse training, was kicked in the abdomen by a horse. 50 days lost time; \$68.50 medical expense.

A boy 6 years of age fell off a pony and broke his arm. 21 days lost time.

A boy 3 years of age fell off a ladder and fractured his arm while watching his father build a corn crib. 30 days lost time; \$35 medical expense.



FIRE LOSSES

INDIANA

Franklin County - House

Home Management Supervisor's narrative report prior to latest loan stated "This is a client family that has had a rather hard time this winter. In December their house burned and they lost all their food and most of their household goods. They are now living in a one-room shack but the landlord is going to build a house. This house plan seems high but this family needs many things to replace those that were burned."

Cass County - House

Supervisor reported September 12, 1939, "Client unable to meet payment as promised because their house was burned about August 1. Part of their furniture was saved but all canned goods, lard, etc., was destroyed. This necessitates considerable additional expense on the part of the client."

Johnson County - Barn and House

Supervisor's report made March, 1940, states in answer to question "Why hasn't full payment been made of amount due?", "Barn and house destroyed by fire, and further file material reveals that client desired to withdraw from program and have a sale of his property. Authority was granted."

ILLINOIS

Lawrence County - Barn

Supplemental loan made necessary as a result of fire. Supervisor's report states, "This supplemental loan is to purchase hay to run client through the balance of winter and while putting out his crop. He would have had plenty of hay, but the barn burned and he lost considerable at that time."



MISSOURIIron County - House

In a letter dated May 3, 1939, the county supervisor submitted a request for a "supplemental grant". Letter states, "This grant is being submitted for a client family who lost all household goods in a fire last week. This family is composed of seven members. They are now receiving subsistence grants. The Social Security Office will give them what clothing they can. Neighbors are assisting to build a shelter and will donate what they can spare."

Miller County - Barn

Supervisor reported on "Loan Servicing Information", Form FSA RR 126, in answer to "What reason for missing payment?", "Barn destroyed by fire and borrower had to purchase feed for winter stock."

Clark County - Barn

Supervisor's narrative report asking for supplemental loan states "Client had a standard FSA loan with which he bought mostly cattle and some equipment. A team was not included in the purchase made with this loan, since he was able to use a team belonging to one of his brothers. This team will not be available for his use any longer since it burned about two weeks ago in a fire which destroyed their father's barn. Client also lost a new set of harness in the same fire which was bought with his standard FSA loan funds."

Porter County - House

Supervisor reported in answer to question "What reason for client missing payment?", "All their furniture and household goods burned a year ago. The wife has been in the hospital for two months with a broken leg. These two misfortunes have handicapped his financial plans."

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